Case 15-22953-GLT Doc 115 Filed 11/18/20 Entered 11/19/20 00:43:11 Desc

Imaged Certificate of Notice Page 1 of 5
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED 11/16/20 1:15 pm CLERK U.S. BANKRUPTCY COURT - WDPA

IN RE:

BARRY R. JUDY SUSAN J JUDY Debtor(s)

Ronda J. Winnecour Movant

vs. No Repondents. Case No.:15-22953

Chapter 13

Related to Dkt. No. 101

ORDER OF COURT

AND NOW, this 16th day of November 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED**, **ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

ENTERED BY DEFAULT

GREGORY//. TADDONIO j

UNITED STATES BANKRUPTCY JUDGE

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 15-22953-GLT

Barry R. Judy Chapter 13

Susan J Judy Debtor(s)

CERTIFICATE OF NOTICE

District/off: 0315-2 User: aala Page 1 of 4
Date Rcvd: Nov 16, 2020 Form ID: pdf900 Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recip ID db/jdb	Recipient Name and Address + Barry R. Judy, Susan J Judy, 117 Monongahela Avenue, Dravosburg, PA 15034-1321
cr	+ Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
cr	+ First National Bank of Pennsylvania, Attn: Christine Lombardo, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ PNC Bank, National Association, c/o Donna M. Donaher, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14092912	Allegent FCU, 1001 Liberty Ave., Suite 100, Pittsburgh, PA 15222-3726
14092913	American Airlines, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14092914	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14147912	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14092915	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Best Buy, PO Box 183195, Columbus, OH 43218-3195
14133006	+ County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14092917	+ Donald C. Fetzko, Solicitor, 714 Lebanon Rd., West Mifflin, PA 15122-1030
14092918	+ Donna J. Mercuri, Tax Collector, Borough of Munhall, 1900 West St., Homestead, PA 15120-2561
14092919	+ First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
14092923	+ John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Pittsburgh, PA 15219-2497
14092921	+ John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Room 108, Pittsburgh, PA 15219-2497
14092931	+ Keystone Collection Group, 546 Wendel Road, Irwin, PA 15642-7539
14092937	+ Keystone Collection Group, McKeesport Area School District, 546 Wendel Road, Irwin, PA 15642-7539
14092932	+ Keystone Collection Group, Mckeesport School District, 546 Wendel Road, Irwin, PA 15642-7539
14092939	+ Legal Tax Service, Inc., 714 Lebanon Road, West Mifflin, PA 15122-1030
14092940	Lowe's/Synchrony Bank, PO Box 5301914, Atlanta, GA 30353-0914
14092941	+ McKeesport Area School District, c/o Honorable Richard D. Olasz Jr., 2629 Skyline Drive, West Mifflin, PA 15122-3552
14124666	+ McKeesport Area School District, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539
14126015	+ Midland Credit Management Inc as agent for, Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14157254	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14121740	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101
14092942	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14123401	+ PNC Bank, N.A., c/o Justin Korba, 249 5th Ave., 18th Fl., Pittsburgh, PA 15222-2707
14092951	S&T Bank, Loan Servicing Center, PO Box 469, Indiana, PA 15701-0469
14115686	S&T Bank s/b/m/t Irwin Bank & Trust Company, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14115685	+ S&T Bank s/b/m/t Irwin Bank & Trust Company, 355 North 5th Street, Indiana, PA 15701-1940
14684887	+ Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14109631	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
14113102	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
14092957	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341
14092958	Wells Fargo Financial National Bank, PO Box 660431, Dallas, TX 75266-0431

TOTAL: 36

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Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/PDF: rmscedi@recoverycorp.com	Date/Time	Recipient Name and Address
		Nov 17 2020 03:43:01	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14138725 +	Email/Text: bncmail@w-legal.com	Nov 17 2020 03:58:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14092916	Email/Text: mrdiscen@discover.com	Nov 17 2020 03:56:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
14101318	Email/Text: mrdiscen@discover.com	Nov 17 2020 03:56:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14092955	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 17 2020 03:45:58	Slate from Chase, PO Box 15123, Wilmington, DE 19850-5123
14157254	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14121740	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101
14149351	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecover	y.com Nov 17 2020 09:16:47	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14098130	Email/PDF: rmscedi@recoverycorp.com	Nov 17 2020 03:43:01	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14092956 +	Email/Text: home.sfbank-bankruptcynotice.083i01@statefar	m.com Nov 17 2020 03:57:00	State Farm Bank FSB, PO Box 3299, Milwaukee, WI 53201-3299
14102678	Email/Text: home.sfbank-bankruptcynotice.083i01@statefar	m.com Nov 17 2020 03:57:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address Allegheny County
cr		Duquesne Light Company
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	S&T Bank s/b/m/t Irwin Bank & Trust Company, 355 North 5th Street, Indiana, PA 15701-1940
14092920	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, Home Depot, PO Box 182676, Columbus, OH 43218-2676
14092924	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Pittsburgh, PA 15219-2497
14092925	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Pittsburgh, PA 15219-2497
14092926	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Pittsburgh, PA 15219-2497
14092922	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Room 108, Pittsburgh, PA 15219-2497
14092927	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Room 108, Pittsburgh, PA 15219-2497
14092928	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Room 108, Pittsburgh, PA 15219-2497
14092929	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Room 108, Pittsburgh, PA 15219-2497
14092930	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Room 108, Pittsburgh, PA 15219-2497
14092933	*+	Keystone Collection Group, 546 Wendel Road, Irwin, PA 15642-7539
14092935	*+	Keystone Collection Group, 546 Wendel Road, Irwin, PA 15642-7539
14092936	*+	Keystone Collection Group, 546 Wendel Road, Irwin, PA 15642-7539
14092934	*+	Keystone Collection Group, McKeesport School District, 546 Wendel Road, Irwin, PA 15642-7539
14092938	*+	Keystone Collection Group, McKeesport School District, 546 Wendel Road, Irwin, PA 15642-7539
14092944	*+	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14092945	*+	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14092948	*+	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14092949	*+	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032

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 14092950
 *+
 PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032

 14092943
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 PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032

 14092946
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 PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032

 14092947
 *
 PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032

 14092952
 *+
 S&T Bank, Loan Servicing Center, P.O. Box 469, Indiana, PA 15701-0469

 14092953
 *+
 S&T Bank, Loan Servicing Center, P.O. Box 469, Indiana, PA 15701-0469

 14092954
 *+
 S&T Bank, Loan Servicing Center, P.O. Box 469, Indiana, PA 15701-0469

TOTAL: 3 Undeliverable, 26 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name Email Address

Brett A. Solomon

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services brett.solomon@solomon-legal.com

Brian Nicholas

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com

Brian M. Kile

on behalf of Creditor S&T Bank s/b/m/t Irwin Bank & Trust Company bkile@grenenbirsic.com

 $mcupec @\,grenenbir sic.com; lstanger @\,grenenbir sic.com$

David W. Raphael

on behalf of Creditor S&T Bank s/b/m/t Irwin Bank & Trust Company raphaeld@fnb-corp.com

Donna M. Donaher

on behalf of Creditor PNC Bank National Association donaherd@fnb-corp.com

Jeffrey R. Hunt

on behalf of Creditor Allegheny County jhunt@grblaw.com cnoroski@grblaw.com

Karina Velter

on behalf of Creditor PNC Bank National Association amps@manleydeas.com

Lauren M. Lamb

on behalf of Debtor Barry R. Judy

julie.steidl @steidl-steinberg.com; courtdocs.sands @gmail.com; acordell @steidl-steinberg.com; cgoga @steidl-steinberg.com; Lamberg.com; cgoga @steidl-steinberg.com; cgoga @steidl-steinbe

LR53037@notify.best case.com; rlager@steidl-steinberg.com; les lie.nebel@steidl-steinberg.com; les lie.nebel@steidl-steidl-steinberg.com; les lie.nebel@steidl-st

Lauren M. Lamb

on behalf of Joint Debtor Susan J Judy

julie.steidl@steidl-steinberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@steidl-steinberg.com; Lamberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@steidl-steinberg.com; Lamberg.com; cgoga@steidl-steinberg.com; cgoga@steidl-stei

LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com

ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13 trusteewdpa.com

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S. James Wallace

on behalf of Creditor Equitable Gas Bankruptcy Department ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 13